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厦门大学

## 硕士学位论文

# 巴塞尔协议 III 视角下我国银行业监管机制 存在的问题与完善

**The Existing Problems and Relevant Perfection of China  
Banking Supervision System --From the View of Basel III**

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## 摘 要

金融危机中银行业普遍出现了杠杆率过高和流动性过低的现象，也暴露了银行业公司治理与风险管理水平的落后，以及激励机制的不合理，特别是在薪酬结构方面。为了修正这些缺陷，提高银行个体及整个银行业的系统稳定性，巴塞尔协议 III 应运而生。与此同时，我国也开始了改革金融监管与推进实施新版巴塞尔协议的进程。可想而知，在这一金融体制国际性的变革过程中，巴塞尔协议 III 将会扮演至关重要的角色。

实际上，多年来我国银行业的监管实践一直非常重视巴塞尔委员会制定的监管标准，并逐步在我国的银行监管中融入最低资本要求，形成了初步的监管框架，但仍存在着诸如监管目标不明确、监管手段混杂、程序失范、监督虚化等种种缺陷。因此，本文希望通过借鉴巴塞尔协议 III 中创新的监管方式，总结出一些对于完善我国银行监管机制有所裨益的经验和启示，将其运用于我国银行监管机制的建设，以期加强我国银行业的监管并借此提高我国金融系统的稳定性。

本文包括引言、正文、结语等三部分，其中正文分为三章。

第一章首先从巴塞尔协议的性质入手，探讨了巴塞尔协议转化为各国国内监管立法的可能性，为本文的研究奠定了法理基础。在此基础上，总结归纳了巴塞尔协议 III 在第一支柱、第二支柱、第三支柱以及流动性风险监管方面的监管创新。

第二章采用实证分析法，从巴塞尔协议 III 的视角出发，深入剖析了我国银行监管机制在理念、立法、体制及方式上存在的不足。

第三章是将巴塞尔协议 III 提倡的监管经验结合进我国银行业的监管实践，从监管理念、监管立法、监管体制及监管方式四个方面归纳出完善我国银行业监管机制的若干建议。

**关键词：**国际金融危机；巴塞尔协议 III；银行业监管



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## ABSTRACT

During the financial crisis, the exorbitant leverage and inadequate liquidity buffers were universally emerged in banking sectors, accompanied with behindhand governance and risk management as well as inappropriate incentive mechanism, particularly in the aspect of compensation. To address these shortcomings and, more importantly, to enhance both bank-specific soundness and wider banking sector stability, Basel III was designed. In the meanwhile, China Banking Regulatory Committee has started to innovate the banking regulatory system and promote the process of implementing the Basel Capital Accord. It is undoubted that Basel III plays a vital role during this international financial system reform process.

Actually, during the long-term supervision and practice, our supervision authority has paid much attention to the prudential standards of Basel Committee, and the minimum standards for capital was already transformed into the domestic law and the regulatory framework has been established initially. But various drawbacks including ambiguous objectives, hybrid methods, irregular procedures, no actual supervision and so on are still existing. Therefore, this paper attempts to study the new rules and framework of Basel III, and make a summary of some valuable experience and lessons for the banking supervision system, which could be applied to the domestic banking supervision system, with the aim to strengthen the regulatory and thereby promote our country's financial system stability.

This paper consists of three chapters except for introduction and conclusion.

First of all, the overview of Basel III will be provided in Chapter 1 primarily. It starts with the discussion of the Basel Capital Accord's nature and then clarifies the jurisprudence basis of adopting the Basel III. On this basis, the

new regulatory rules about pillar 1, pillar 2, pillar 3 and liquidity risk monitoring in Basel III will be presented in this chapter.

After the general description of Basel III, Chapter 2 deals with the existing problems of China banking supervision system by the means of empirical analysis. It gives a deep analysis of the current situation and problems of our banking regulatory with regard to relevant philosophy, legislations, regime and approaches.

Lastly, on the basis of the supervision experiences of Basel III and regulatory practices of China, Chapter 3 will provide some recommendations for regulatory authority to strengthen banking supervision system from the perspective of relevant philosophy, legislations, regime and approaches.

**Keywords:** International financial crisis; Basel III; China's Banking Supervision System

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